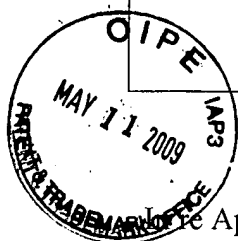


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Office Appln. of: Pascal J. Gauthereon et al.

Appln. No.: 10/562,185

Filed: February 1, 2007

For: SYSTEM AND METHOD OF INVESTING
FUNDS

Attorney Docket No: 10022-802

Examiner: Donlon, Ryan D.

Art Unit: 3695

Confirmation No.: 3864

RESPONSE TO OFFICE ACTION DATED DECEMBER 9, 2008

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated December 9, 2008, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.